

SPOTLIGHT

American Income Life & National Income Life • January 2003 • Volume 36 • Number 1



**RECORD
BREAKER**

**Marlon
Underwood**

Focused on being
the best

Portions of this comment have been reprinted from the AIL Labor Letter.

Focus on Being the Best

The New Year is a time to look at the future with optimism and confidence. Therefore, you can imagine my reaction to a recent stock market analysis issued by Morgan Stanley which urged their clients to "look for the union label... and run the other way or at least toward non-unionized players." Morgan Stanley is a fine company but their analysis about the viability and profitability of union companies is completely off target.

American Income Life is one of the biggest union insurance companies in a largely non-union industry. We see value in our relationship with union families and support, in both word and deed, the goals of the union movement. These values were introduced by our founder Bernard Rapoport and remain the bedrock of our business philosophy.

Today, AIL has never been more profitable or a better investment. Our status as a union company offers a high level of credibility to investors.

American Income through our holding company, Torchmark, is noted for providing investors with the highest level of information and transparency in business operations. Standard & Poor's recently cited AIL and Torchmark as one of the six best companies in the S&P 500 for financial disclosures in our annual report, the document most investors read.

And if those little tidbits don't shout "union — yes," then take a look at how we closed out 2002 — with a 33 percent sales growth over the previous year, and 2001 was a record breaking year!

Have you still got your running shoes on? Good, because just ask our top Individual Producer, Marlon Underwood, what kind of success he has realized in 2002 (a record breaking \$277,779 in YTD Net ALP), and I guarantee once your chat is finished you will be running toward this company, with no less than bells on!

Contrary to Morgan Stanley's assertion, AIL achieved these incredible results as a 100 percent union company, from our headquarters in Waco, Texas to each and every field office. American Income employees are proud members of Office and Professional Employees (OPEIU) Local 277.

We have also gone the extra step encouraging our employees to buy union products and services where available. The Home Office practices what we preach by purchasing products and services of other union companies when given the choice.

In addition, our field force donates tens of thousands of dollars every year to union causes and events. Look for a union picket line or dispute and you are likely to find AIL helping out.

Our Labor Advisory Board, a board which advises the company on union causes to support, and the insurance needs of union families, is unique in American business and has become an institution. The board, chaired by Communications Workers of America President Morton Bahr, is made up of outstanding national and international union leaders, including AFL-CIO President John Sweeney and Secretary-Treasurer Rich Trunka. The board also sponsors the AIL Labor Letter. For 35 years, the Labor Letter has become one of the most widely read publications about the labor movement and issues concerning today's working men and women.

On behalf of the entire AIL family, I want to thank the union leaders and families who have made our success possible. We know they have a choice among insurance companies, and they have chosen AIL because of our shared values, our commitment to provide the best insurance product at the best value and our willingness to stand behind it. We continuously search for ways to improve how we do business and a big part of our commitment is dedicated to strengthening our relationships throughout the labor movement. We know when union families prosper, our business and our nation prospers as well.

As we look to the coming year, labor families can count on us to be there in both good and difficult times. Making a difference is what AIL is all about!

For more than 50 years, AIL has lived up to its commitment as a union company. American Income is proof a company can be unionized, make a profit for investors, treat employees well and provide outstanding service to its customers.

So the next time somebody says "run the other way, union companies are a bad investment and can't make money," introduce them to the Marlon Underwoods, Tim Cruises, Rona Spanos, Darrell Doreys, Paul Rumbucs or Eric Gighiones and watch how fast they change directions.

Focus on being the best and you might just find that you get what you need — \$100 million in 2003.



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

"Our status as a union company offers a high level of credibility to investors."

Dates to Remember

Wednesday, Feb. 26, 2003

All business and P.R. credits must be received in Waco to count for February production.

Thursday, March 27, 2003

All business and P.R. credits must be received in Waco to count for March production.

Monday, April 28, 2003

All business and P.R. credits must be received in Waco to count for April production.

Wednesday, May 28, 2003

All business and P.R. credits must be received in Waco to count for May production.

Thursday, June 12 to Sunday, June 15, 2003

American Income Life's annual convention in Orlando, Florida at the Walt Disney® World Swan and Dolphin Hotel

Milestones

\$200,000 In Force

The following Agents have \$200,000 of in-force premium:

Marlon Underwood

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to Disney®! The convention will be held June 12-15, 2003.

Founder's Club Outstanding Producers

Fourth Quarter

Agent	SGA	Times Qualified	Total Net ALP	N/D*	Retention
Jennifer Baron	Tom Williams	1	\$58,888		79.4
Jim Bianchi	Durhon Oldham	3	82,616		88.8
Mark Bleier	Gary Bleier	8	42,167		82.8
Lance Brown	Cohen-Hartman	3	60,456		82.6
Bulbinder Hayer	Rick Altig	2	57,176		81.0
Hal Herman	Durhon Oldham	1	43,229		83.8
Russell Morris	Marc Zipper	1	62,956		79.4
Scott Remmey	Eric Gighions	6	41,163		82.1
Jeffrey Robinson	Scott Smith	1	39,076		76.6
George Sturge	Ramin Kouladji	1	44,485		81.8
Eric Tutobene	Jatoft-Foti	1	46,439		75.5
Robert Ulreich	Durhon Oldham	2	42,946		75.0
Al-Karim Walji	Rick Altig	2	52,160		75.5
Matthew Wolfanger	Durhon Oldham	2	55,949		80.0

*Percentage of Net to Gross

Founder's Club Outstanding P.R. Representatives

Fourth Quarter

P.R. Rep	SGA	Times Qualified	Number of Cards/Groups
Kenneth Altizer	Marc Morton	6	51 Groups
Becky Culler	Bill Jennings	8	45 Groups
Darrell Dorey	Ramin Kouladji	4	59 Groups
Vivian Dwyer	Ali Shahrak	1	39 Groups
Al Wall	Joshua Chalom	5	15,127 Cards

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in Spotlight, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Retention: 67 percent

Net to Gross: 78 percent

* Net to Gross is only used during the Producer's first eight months.

Spotlight

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MARKETING

EDITOR
Branda Fritwell
bfritwell@torchmarkcorp.com
GRAPHIC ARTIST
Lee Griffin
lgriffin@torchmarkcorp.com

www.aillife.com

2004 Convention Qualifications

Career Agents

- A 50 percent and 52.5 percent Career Agent must write \$78,000 of Net ALP as of Dec. 31, 2003, and a 57.5 percent and 62.5 percent Career Agent must write \$84,000 of Net ALP as of Dec. 31, 2003.
- For Career Agents contracted less than one year, this amount will be prorated based on number of months contracted after the ninth month. Minimum Net ALP which will be required, regardless of the number of months of service, is \$58,500, if contracted after Feb. 28, 2003. If a Career Agent has been contracted ten months, \$65,000 of Net ALP will be required; 11 months \$71,500 of Net ALP will be required. If you were contracted before Jan. 1, 2003, \$78,000 of Net ALP will be required.
- See Net to Gross and Retention requirements outlined below.

Supervising Agents

- A Supervising Agent must write \$78,000 of personal Net ALP as of Dec. 31, 2003.
- See Net to Gross and Retention requirements outlined below.

General Agents

- A General Agent can qualify for convention through individual production by writing \$84,000 of personal Net ALP as of Dec. 31, 2003.
- Have \$132,000 of First Year Agent Net ALP. General Agents must have at least two active First Year Agents as of Dec. 31, 2003 in order to qualify on First Year Agent production.
- See Net to Gross and Retention requirements outlined below.

Master General Agents – Agency Production

- Have \$264,000 of First Year Agent Net ALP. Master General Agents must have at least four active First Year Agents as of Dec. 31, 2003 in order to qualify on First Year Agent production.
- MGAs cannot qualify for convention on individual production. Master General Agents must qualify on First Year Agent production requirements.
- See Net to Gross and Retention requirements outlined below.

State General Agents

- Must meet minimum qualifications for YTD First Year Agent production by Dec. 31, 2003. SGAs cannot qualify for convention on individual production.
- See Net to Gross and Retention requirements outlined below.
- Only qualifying State General Agents will be invited to attend the convention.

Public Relations Representatives

- Must obtain 16,800 lead cards, or 74 endorsed groups (REWs, NEWs, ORIs — IGs, PGs, and TGs). For a group to count toward qualification, the group must have a 50 member minimum and a three percent return with a minimum of 10 cards. All ORIs (group credits — not cards) will count as double credit.
- P.R. Reps can qualify under only one method. For example, P.R. Reps will not receive a double qualification by signing 74 Groups, and acquiring 16,800 lead cards.

Public Relations Managers

- P.R. Managers must obtain 50,400 cards and must have at least two active P.R. Reps coded as of Dec. 31, 2003 in order to qualify.

Net to Gross and Retention Requirements

- Qualifiers must have 78 percent Net to Gross, or a 67 percent Retention Rate. Net to Gross will only be used through the eighth month. After eight months the 67 percent Retention Rate will be required.
- The Net to Gross and Retention Rates as shown in the qualifier's December 2003 AP&P report will be used to determine their qualification.
- Year-To-Date Award Winners must also have 78 percent Net to Gross, or a 67 percent Retention Rate to receive recognition.

Promoted To Supervising Agent

Richard Austin Shashi Parekh Florida	Christopher Ausara Eric Giglione New Jersey	Hashim Ayyaril Guy Rouelle Vermont	Kenton Blandford Ramin Kouledji Newfoundland	Edward Bohalek Rick Mansfield Maine	Cal Bogert Larry Geneser Missouri
John Chamblee Wittenbach-Ostrovsky Mississippi	Jack Collins John Akers Illinois	Jason Crain Vlad Basov Texas	June Duvall Ali Shahrak Virginia	Mervyn Ee Rick Altig British Columbia	Evan Filipek James Suraco Ohio
Jonathan Finkel David Zophin Connecticut	Jay Flowers Rick Altig Tennessee	Terri Foote Marcellus Adams Utah	Alec Friedman Tom Williams Florida	Michael Graham Larry Geneser Kansas	Chris Gursche Rick Altig British Columbia
Shenila Habib Joshua Chalom Ontario	Thomas Hanson Marc Zipper Florida	John Hard Vic Hancock Indiana	Robert Hunt Ramin Kouledji New Brunswick	Joshua Ishle Rick Altig Tennessee	Todd Johnston Ramin Kouledji Nova Scotia
Daniel Kline Eric Giglione New Jersey	Paul Kress Matt Blumert Maryland	Ann Lindberg Rick Altig Manitoba	Jered Liske Vlad Basov Texas	Randy Mandell Bill Jennings Colorado	Barclay Moran Rick Altig Alberta
Thomas Morgan Larry Geneser Missouri	Katheryn Monchl Larry Geneser Missouri	Jeffrey Morse Marcellus Adams Utah	Christy Packer Marcellus Adams Utah	Philip Prato Eric Giglione New Jersey	Alan Riedel David Zophin Connecticut
Adrienne Ross Steve Friedman Iowa	Brian Schreiter Nicholas Nitkowski Louisiana	Rick Slan Bill Jennings Colorado	Suzanne Stenger Eric Giglione New Jersey	Jesus Tyler Ali Shahrak Virginia	John Vukusich Vlad Basov Texas
Robert Wagers Ali Shahrak North Carolina	Robert Washburn Ali Shahrak Virginia	Alice Wong Rick Altig British Columbia	Jefferson Yupiter Rick Altig British Columbia		

Promoted To General Agent

Benjamin Gibbs Geneser-Bitman Illinois	Tracey Johnston Larry Geneser Missouri	Michael Kolasa Matt Blumert Maryland	Anna Nelson Robert Patterson New Mexico	Erik Pagnakhan Jatoff-Foti California	Shannon Richardson Geneser-Bitman Illinois
Karlton Roberts Eric Giglione Pennsylvania	Jared Sturman Geneser-Bitman Illinois	Michael Virgin Marc Morton Ohio	Douglas Zigby Joshua Chalom Ontario		

Promoted To Master General Agent

Kevin Appasamy Rick Altig California	Kouassi Apptah Rick Altig California	Paul Beasant Ramin Kouledji Newfoundland	Patrick Duray Rick Altig Minnesota	Gregory Engrav Joseph Manone Wisconsin	Bret Fels Eric Neal Texas
Byron Fletcher Guy Rouelle Vermont	Laurie Gruber Joseph [redacted] Wisconsin	Jim Maratta Joshua Chalom Ontario	James March Vlad Basov Texas	Joshua Robinson Geneser-Bitman Illinois	Frank Rosello Vlad Basov Texas
Rene Sheir Rick Altig Quebec	Shamshinder Sidhu Rick Altig British Columbia	Ryan Stenglein Rick Altig Minnesota	Chris Stephens Jatoff-Foti California	William Taylor Joseph Manone Wisconsin	Jean-Francois Vestina Rick Altig Illinois

INDIVIDUAL PRODUCERS



1. Marlon Underwood

Woodridge, IL

Record Breaker!
MTD Net ALP &
YTD Net ALP



2. Jim Bianchi

Rochester, NY



3. Matthew Wolfanger

Rochester, NY



4. Stefan Reynolds

Auckland, NZ



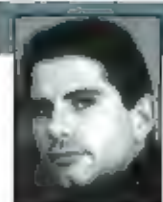
5. James Dattilo

Jacksonville, FL



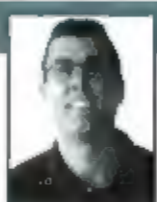
6. Bulbinder Hayer

Barnaby, BC



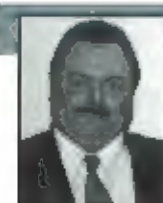
7. Russell Morris

Altamonte Springs, FL



8. Allan Gilbert

Woodridge, IL



9. Timothy Cruise

Woodridge, IL

Record Breaker!
YTD Net ALP



10. Kelly McDonald

Concord, CA

INDIVIDUAL PRODUCERS

All Time Record to Beat

★ Marlon Underwood	Net ALP \$51,235	Year 2002	Month Dec.
Name	Net ALP	NG [▲]	Rtn
1. Marlon Underwood	\$51,235		72.5
2. Jim Bianchi	25,730		90.3
3. Matthew Wolfanger	25,048		79.9
4. Stefan Reynolds	21,720	99	
5. James Dattilo	21,164		66.2
6. Bulbinder Hayer	18,673		74.5
7. Russell Morris	18,488		88.4
8. Allan Gilbert	18,235	83	
9. Timothy Cruise	17,258		79.1
10. Kelly McDonald	17,242		72.7
11. Kobie Samuels	17,083	85	
12. Samuel Christmas	16,565	99	
13. Jennifer Baron	16,351		76.9
14. Robert Terborg	16,196		76.2
15. Gregory Shaughnessy	15,481	85	
16. John Huber	15,427		81.4
17. Carlos Bastardo	15,356	100	
18. Nanda Duraisami	15,340	100	
19. Glen Sylvester	15,214	88	
20. Eddie Norman	15,132		66.7
21. Jose Sanchez	14,912		79.1
22. John DeRosier	14,850		65.3
23. Hugo Rust	14,763		79.9
24. David Tubbin	14,685		70.3
25. Leslie Benson	14,518		77.5
26. Mario Trejo	14,103		75.0
27. Curt Snow	13,981	89	
28. Al-Karim Walji	13,881		75.5
29. Gaurang Pandya	13,453	78	
30. Paul Kress	13,401	89	
31. Catherine Clarke	13,388	90	
32. Eunice Wallace	13,347	98	
33. Mary Ann Gaelic	13,282	98	
34. Kent Booze	13,267	83	
35. Ruben Soberanes	13,243		78.6
36. Lee Conti	13,211		100.0
37. Cal Bogert	13,202	87	
38. Kim Wilhelm	13,197		81.4
39. Francisco Perez	13,142		69.4
40. David Wang	12,871		68.2
41. Eric Tuttobene	12,807		75.0
42. Lester Denley	12,619	98	
43. Wai-Ming Wong	12,538		69.3
44. Alfred O'Connor	12,477	92	
45. Eric Topper	12,435	77	
46. David Galbreath	12,209	100	
47. Frederick Hadayia	12,167	95	
48. Dana Spohn	12,136	91	
49. Christopher Pappas	11,991	100	
50. Kenneth Madden	11,926		70.5

December Qualifiers

MGA	SGA
Marlon Underwood	Scott Smith
Paul Rumbuc	Durhon Oldham
Paul Rumbuc	Durhon Oldham
Lawrence Hauck	Steve Friedlander
James Dattilo	Marc Zipper
Bulbinder Hayer	Rick Altig
	Marc Zipper
Brian Waller	Scott Smith
Eric Nichols	Scott Smith
	Jatoft-Foti
	Scott Smith
	Scott Smith
Steven Jakubczak	Tom Williams
Chris Hernandez	Rick Altig
William Cook	Rick Altig
Melinda-Rae Lyse	Eric Giglione
Peter Novellino	John Huber
John Huber	Marlon Underwood
Marlon Underwood	Scott Smith
Bulbinder Hayer	Rick Altig
Brenda Carson	Tyrone Conard
Eddie Norman	Scott Smith
David Wang	Scott Smith
John DeRosier	Williams-Williams
Steve Foti	Jatoft-Foti
David Tubbin	Rick Altig
Wendell Bangs	Rick Altig
Lee Conti	David Cohen
Gloria Sanchez	Jatoft-Foti
Melinda-Rae Lyse	Rick Altig
Margaret Harrison	Joshua Chalom
Mindy Guisewite	Matt Blumert
Roger Gearing	Steve Friedlander
	Steve Friedlander
Lawrence Hauck	Steve Friedlander
Ronald VanWoesik	Vlad Basov
Doreen Ryan-Foti	Jatoft-Foti
Lee Conti	David Cohen
Patrick Shehan	Larry Geneser
Steven Lee	Rick Altig
Jeffrey Dinocento	Eric Giglione
David Wang	Scott Smith
Paul Rumbuc	Durhon Oldham
	Wittenbach-Ostrovsky
Lee Conti	David Cohen
Steven Greer	Durhon Oldham
	Ali Shahrak
Lawrence Hauck	Steve Friedlander
Steven Greer	Durhon Oldham
David Tubbin	Rick Altig
Brian Waller	Scott Smith
Doreen Ryan-Foti	Jatoft-Foti

▲ Percentage of Net to Gross

All Time Record to Date					
★ Marlon Underwood		Net ALP	Year	YTD Qualifiers	
		\$277,779	2002		
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Marlon Underwood	\$277,779		72.5	Marlon Underwood	Scott Smith
* 2. Timothy Cruise	251,697		79.1	Eric Nichols	Scott Smith
* 3. James Dattilo	184,315		66.2	James Dattilo	Marc Zipper
* 4. Jim Bianchi	172,596		90.3	Paul Rumbuc	Durhon Oldham
* 5. Lance Brown	165,038		86.2		Cohen-Hartman
* 6. Matthew Wolfanger	161,557		79.9	Paul Rumbuc	Durhon Oldham
* 7. Ruben Soberanes	157,145		78.6	Doreen Ryan-Foti	Jaloff-Foti
* 8. Kelly McDonald	154,410		72.7		Jaloff-Foti
* 9. David Wang	154,286		68.2	David Wang	Scott Smith
* 10. Al-Karim Walji	147,151		75.5	Melinda-Rae Lyse	Rick Altig
11. Jennifer Baron	146,331		76.9	William Cook	Tom Williams
12. Russell Morris	141,199		88.4		Marc Zipper
13. Joey Kennedy	137,539		71.3		Rick Altig
14. John Rice	137,222		67.3	Doreen Ryan-Foti	Jaloff-Foti
15. Roland Parker	136,972		72.5		Tom Williams
16. David Tubbin	132,983		70.3	David Tubbin	Rick Altig
17. Mark Bleier	122,825		82.6		Gary Bleier
18. Alex Roland	119,923		75.7	Alex Roland	Chris Lafond
19. Raymond Lau	118,506		79.8	Roger Fung	Rick Altig
20. Camy Smith	118,419		64.1	Israel Pena	Tom Williams
21. Ramin Maghsoud	118,319		88.2		Vlad Basov
22. Scott Remmey	116,698		75.0	Stephen Liberto	Eric Giglione
23. Douglas Bauknecht	115,821		79.7		Rick Altig
24. Keith Zabrocki	114,181		76.0	Keith Zabrocki	Marc Morton
25. Anita St. Arnaud	113,945		74.1	Christine Hartman	Cohen-Hartman
26. Julie Wells	110,781		86.3	Nickolay Gusev	Vlad Basov
27. Francisco Perez	110,610		69.4	Jeffrey Dinocento	Eric Giglione
28. Robert Ulreich	108,857		75.4	Roger Johnson	Jaloff-Foti
29. Eric Tuttobene	107,994		75.0	Paul Rumbuc	Durhon Oldham
30. Eric Guinn	107,837		68.9	Derek Hartley	Ali Shahrak
31. David Mah	107,804		64.3	Roger Fung	Rick Altig
32. Scott Kangas	107,478		76.4	Wendell Bangs	Rick Altig
33. Joseph Schofield	106,517		64.2	David Hausman	Eric Giglione
34. James Schneider	105,370		83.5	Michael Knapick	Scott Smith
35. Clay-Nghia Nguyen	104,812		80.0	Ronald VanWoesik	Vlad Basov
36. Douglas Zigby	104,338		85.5		Joshua Chalom
37. Joshua Robinson	104,192		67.2	Joshua Robinson	Geneser-Bitman
38. Samuel Cohen	104,157		72.5	Robert Delesky	Eric Giglione
39. Innocent Okeke	103,867		65.5	Innocent Okeke	Matt Blumerl
40. Rajeev Arora	103,307		90.9	Rajeev Arora	Rick Altig
41. Patrick Parisi	103,075		75.1		Lisa D'Amico
42. Gary Ponting	102,544		85.5	Anthony Zuppe	James Surace
43. Andrew Fike	102,381		81.8	Andrew Fike	Williams-Williams
44. David Jackson	102,084		71.9		Tom Williams
45. Carl Boldon	101,669		66.2	Kevin Khadivian	Scott Smith
46. DeMario Cooper	101,654		73.4	DeMario Cooper	Geneser-Bitman
47. Chris Hernandez	101,416		77.7	Chris Hernandez	Scott Smith
48. Benjamin Mancillas	101,197		84.0	Danny VanHouten	Joseph Manone
49. Jlnzhou Zhao	101,077		78.5	Rob Hay	Rick Altig
50. Allen Green	100,724		75.4		Richard Rutt

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income Life & National Income Life

- Donated \$1,000 to the Arthritis Foundation for their annual John E. Lawe Labor Leaders' Award Buffet.
- Contributed \$1,000 to the Our Brothers Keeper Foundation, Inc.
- Donated \$5,000 to the Labor Heritage Society's Spirit of Solidarity Monument Campaign (see picture below).
- Gave \$5,000 to the Retail, Wholesale and Department Store Union for the Jewish Labor Committee.
- Contributed \$500 to the Newfoundland & Labrador Association of Public & Private Employees.
- Gave \$1,000 to the Americans for Democratic Action.
- Donated \$4,000 to the LCLAA.
- Contributed \$1,000 to the Corpus Christi Chapter of LCLAA Paul Montemayor scholarship fund.

Jaloff-Foti Agency

- Gave \$125 to the Building Trades annual holiday party.
- Contributed \$100 to the Local 1237 Christmas party.
- Gave \$100 to the Coalition of Organized Labor.
- Donated \$216.49 to the Sacramento Modesto IBT Retiree's party
- Gave \$100 to the Glaziers Local 767 annual potluck.
- Gave \$240 to the Northern California Carpenters Regional Council.
- Contributed \$15 to the Teamster Retiree Club of Santa Clara County.

Tom Williams Agency

- Donated \$500 to the Palm Beach Chapter of the Florida Credit Union League.

Total \$19,896.49

OTHER DONATIONS

American Income Life

- Recently became recognized as a long standing supporter of Project VOTE.

- Participated in the Central Labor Council Distinguished Service Awards Dinner by purchasing an ad in the dinner program.



The picture to the left shows Peter Nielsen, a P.R. Representative in Michigan, presenting a \$5,000 check to Jay Egan, President of the Labor Heritage Society of West Michigan and President of CWA Local 4034, for the Spirit of Solidarity Monument Campaign. This monument is being erected to honor the 1911 Furniture Workers Strike.

RETENTION BONUS

QUALIFIER	AGENCY	QUALIFIER	AGENCY
Marion Underwood	Scott Smith	Patrick Parisi	Lisa D'Amico
Jim Bianchi	Durham Oldham	John McGrath	Rick Altig
Matthew Wolfanger	Durham Oldham	Andre Abramovich	Rick Altig
Russell Morris	Marc Zipper	Robert Russo	Rick Altig
Bulbinder Hayer	Rick Altig	Maia Pruitt	Hurst Kapp
Timothy Crulse	Scott Smith	Gaurang Pandya	Josh Chalom
James Dattilo	Marc Zipper	Paul Kress	Matt Blumert
Jennifer Baxon	Tom Williams	Catherine Clarke	Steve Friedlander
John Huber	Eric Giglione	Eunice Wallace	Steve Friedlander
Robert Terborg	Rick Altig	Mary Ann Gaelic	Steve Friedlander
Jose Sanchez	Scott Smith	Kent Booze	Vlad Basov
Hugo Rust	Jatolt-Foli	Alan Buck Luymes	Rick Altig
Kelly McDonald	Jatolt-Foli	Cal Bogert	Larry Geneser
Leslie Benson	Rick Altig	Jinzhou Zhao	Rick Altig
Mario Trejo	David Cohen	Steven Poledaros	David Zophin
Lee Conil	David Cohen	David Jennings	Durham Oldham
Kim Wilhelm	Rick Altig	Lester Denley	Wittenbach-Ostrovsky
Al-Karim Walli	Rick Altig	Alfred O'Connor	Durham Oldham
Stefan Reynolds	Steve Friedlander	Arthur Carter	David Cohen
Ruben Sobranas	Jatolt-Foli	David Galbreath	Steve Friedlander
David Tubbin	Rick Altig	Frederick Hadayia	Durham Oldham
Eric Tylobona	Durham Oldham	Dana Spohn	Rick Altig
Eddie Norman	Scott Smith	Rigoberto Pedrosa	David Cohen
John DeRosier	Williams-Williams	Ray Keller	Chris Lafond
Francisco Perez	Eric Giglione	Joey Kennedy	Rick Altig
Allan Gilbert	Scott Smith	James Lawrence	Eric Giglione
Wei-Ming Wong	David Cohen	Dennis Pochron	James Surace
Harpreet Gajral	Rick Altig	Joseph Larsen	Altig-Martyn
Craig Nugare	Rick Altig	Daniel Muszynski	Mike Jones
David Wang	Scott Smith	Benjamin Mancillas	Joseph Manone
Kobie Samuola	Scott Smith	Stephen Ross	Rick Altig
Lance Brown	Cohen-Hartman	Marcus Bautista	Giglione-Bristler
Joseph Ricci	Eric Giglione	Thomas Tutowlecki	Durham Oldham
Mark Bieler	Gary Bieler	Preeti Sahgal	Josh Chalom
Rajeev Arora	Rick Altig	London Burnett	James Surace
Robert Ulreich	Jatolt-Foli	Larry Melitz	David Zophin
Samuel Christmaa	Scott Smith	Christopher Pappas	Scott Smith
Scott Rammay	Eric Giglione	John Farley	Rick Altig
Paul Herdy	Rick Altig	Taddena Bailey	Richard Ruff
Arnold Iacoviello	Tom Williams	Alex Recland	Chris Lafond
Scott Kangas	Rick Altig	John Baloun	Rick Altig
David Thornton	David Cohen	Dewin Helps	Rick Altig
Kenneth Madden	Jatolt-Foli	Lynn Enckson	David Cohen
Maria Bellajaro	Rick Altig	Rick Choptulk	Rick Altig
Earle Harris	Tom Williams	Scott Ballin	Rick Altig
Gregory Shaughnessy	Rick Altig	Nickolay Gusev	Vlad Basov
Carlos Bastardo	Scott Smith	Barnard Foster	Geneser-Bitman
Nanda Duralsami	Rick Altig	Charles Paclik	Geneser-Bitman
Jeffrey Robinson	Scott Smith	Lisa Donoghue	Steve Friedlander
Glen Sylvester	Tyrcine Conard	John Hard	Vic Hancock
Brian Moore	Larry Geneser	Jim Rice	Larry Geneser
Meneluo Perakis	Scott Smith	Tracy Haden	Kevin Pawlowski
Todd Faulkner	All Shahrak	Jeremy Edwards	Rick Altig
Ramin Maghsoud	Vlad Basov	Andrew Fike	Williams-Williams
Roland Parker	Tom Williams	Jarred Starman	Geneser-Bitman
Gary Selesky	Scott Smith	Samuel Cohen	Eric Giglione
Cherie Weipouri	Steve Friedlander	Chris Georgiadis	Eric Giglione
Alfred Brenner	Jatolt-Foli	Roger Hotz	Rick Altig
Ted Schilling	Bill Jennings	Gregory Slard	Durham Oldham
Julie Aprehavian	Joseph Manone	Gene Noury	David Zophin
Curt Snow	Jatolt-Foli	Lori Nivens	Shashi Parekh

QUALIFIER	AGENCY	QUALIFIER	AGENCY
Peter Laes	David Cohen	Vedran Pipinic	Richard Ruff
Sherry Carvin	Larry Geneser	Sherry Carvin	Larry Geneser
Tim Smith	Durham Oldham	Tim Smith	Durham Oldham
Dale Cheney	Altig-Martyn	Dale Cheney	Altig-Martyn
Linda Christensen	Rick Altig	Linda Christensen	Rick Altig
Benjamin Vanlossen	Scott Smith	Benjamin Vanlossen	Scott Smith
Susanne Munro	Durham Oldham	Susanne Munro	Durham Oldham
Elizabeth Smith	Geneser-Bitman	Elizabeth Smith	Geneser-Bitman
Elizabeth Phillips	David Cohen	Elizabeth Phillips	David Cohen
Gregory Krier	Rick Altig	Gregory Krier	Rick Altig
Roddy Yamachika	David Cohen	Roddy Yamachika	David Cohen
Rebecca Francis	James Surace	Rebecca Francis	James Surace
Scott Jordan	Wittenbach-Ostrovsky	Scott Jordan	Wittenbach-Ostrovsky
Joseph Habeeb	Vlad Basov	Joseph Habeeb	Vlad Basov
Todd Johnston	Ramin Kouladi	Todd Johnston	Ramin Kouladi
Larry Lozano	Jatolt-Foli	Larry Lozano	Jatolt-Foli
Scott Georger	Durham Oldham	Scott Georger	Durham Oldham
Keith Zabrocki	Marc Morton	Keith Zabrocki	Marc Morton
Elaina Bosco	Tom Williams	Elaina Bosco	Tom Williams
Paramjit Sangha	Rick Altig	Paramjit Sangha	Rick Altig
Angie Chung	Eric Giglione	Angie Chung	Eric Giglione
Shane Meacham	Rick Altig	Shane Meacham	Rick Altig
Daman Spicer	Larry Geneser	Daman Spicer	Larry Geneser
Barclay Moran	Rick Altig	Barclay Moran	Rick Altig
Edwin Flores	David Cohen	Edwin Flores	David Cohen
Larry Adebasin	Matt Blumert	Larry Adebasin	Matt Blumert
Douglas Zigby	Josh Chalom	Douglas Zigby	Josh Chalom
Robert Dunn	Marc Morton	Robert Dunn	Marc Morton
Donald Bouchard	Durham Oldham	Donald Bouchard	Durham Oldham
Robert Harris	Mike Jones	Robert Harris	Mike Jones
David Hamilton	Robert Smith	David Hamilton	Robert Smith
Robert Moorhead	Rick Altig	Robert Moorhead	Rick Altig
Yvonne Hernandez	David Cohen	Yvonne Hernandez	David Cohen
Maria Esposito	Cohen-Hartman	Maria Esposito	Cohen-Hartman
Elizabeth Mallon	Williams-Williams	Elizabeth Mallon	Williams-Williams
Tosha McQueary	Geneser-Bitman	Tosha McQueary	Geneser-Bitman
Matt Dworak	John Akers	Matt Dworak	John Akers
Michael Welsh	Durham Oldham	Michael Welsh	Durham Oldham
Tarus Monroe	Larry Geneser	Tarus Monroe	Larry Geneser
Richard Spicer	Altig-Martyn	Richard Spicer	Altig-Martyn
Eric Guinn	All Shahrak	Eric Guinn	All Shahrak
Steven Johnson	Giglione-Bristler	Steven Johnson	Giglione-Bristler
Scott Sonnenberg	Larry Geneser	Scott Sonnenberg	Larry Geneser
Joseph O'Connor	Eric Giglione	Joseph O'Connor	Eric Giglione
Gary Ponting	James Surace	Gary Ponting	James Surace
Clifford Kearboy	Geneser-Bitman	Clifford Kearboy	Geneser-Bitman
William Dauphine	Rick Altig	William Dauphine	Rick Altig
James Parker	Vic Hancock	James Parker	Vic Hancock
Todd Jordan	Rick Mansfield	Todd Jordan	Rick Mansfield
Camy Smith	Tom Williams	Camy Smith	Tom Williams
Kirk Kupsky	Geneser-Bitman	Kirk Kupsky	Geneser-Bitman
William Foaster	Vlad Basov	William Foaster	Vlad Basov
Randy Mandell	Bill Jennings	Randy Mandell	Bill Jennings
Rudi Camenzind	David Cohen	Rudi Camenzind	David Cohen
Joseph Callahan	Rick Altig	Joseph Callahan	Rick Altig
Dino Amato	Eric Giglione	Dino Amato	Eric Giglione
Edwin Jammer	Kevin Pawlowski	Edwin Jammer	Kevin Pawlowski
Anthony Hernandez	Scott Smith	Anthony Hernandez	Scott Smith
Christopher Folmer	Dennis Ishler	Christopher Folmer	Dennis Ishler
Michael McCracken	Altig-Martyn	Michael McCracken	Altig-Martyn

QUALIFIER	AGENCY	QUALIFIER	AGENCY
Zulfikar Bhukera	Scott Smith	Rene Sheir	Rick Altig
Jeffrey Moyle	Altig-Martyn	Suzanne Stenger	Eric Giglione
Daryl Wilkens	Rick Altig	Kenton Blandford	Ramin Kouladi
Joshua Goodman	Bill Jennings	Sean Allan	Rick Altig
Bryan Johnson	Geneser-Bitman	Evanne McKenzie	Steve Friedlander
Heather Baus	Rick Altig	Harold Eason	Scott Smith
Thomas Reddoch	Kevin Pawlowski	Stefanie Sharp	Eric Giglione
David Tenyson	Scott Smith	Stephen Flecker	Richard Ruff
James Woodruff	Larry Geneser	Jan Brinkman	Joseph Manone
William Sanders	Rick Altig	Dan Simperingham	Steve Friedlander
Peter Hamm	Eric Giglione	Victor Quimson	Jatolt-Foli
Robert Bingham	Richard Ruff	Lona Marionaux	Nick Nitkowski
Jarrod Taylor	Rick Altig	Bradley Kulak	Durham Oldham
Ricardo Rodriguez	Scott Smith	John Wallace	Eric Giglione
Michael Petricciolla	Eric Giglione	Robert MacDonald	Durham Oldham
Susan Bergh	Eric Giglione	Daniel Lamarche	Rick Altig
Steven Kapphahn	Tim Schroeder	David Rice	Durham Oldham
Carlos Espinel	Marc Zipper	Bhuvan Sawhney	Rick Altig
Sergey Tokmenko	Larry Geneser	Rebecca Chambers	All Shahrak
Marisol Peterson	Durham Oldham	Joseph Raab	Eric Giglione
Christopher Aussara	Eric Giglione	Michael Virgin	Marc Morton
Mindy Guisewite	Matt Blumert	Maria Abe	James Surace
James Hopkins	Ross Boles	Stephen Saul	Eric Giglione
Justin Abaum	Eric Giglione	Thomas McGonigal	Rick Altig
Thomas Morgan	Larry Geneser	Kyle Kozel	Larry Geneser
George Hays	Vic Hancock	Michael McGinnis	Durham Oldham
Chastene Chapman	Eric Giglione	Dennis Thomas	Eric Giglione
James England	Vic Hancock	Holly Rebsom	Rick Altig
Christopher Alphen	Giglione-Bristler	Sydney Nice	Jatolt-Foli
Regina Arnold	Afan Jennings	Douglas Stewart	David Cohen
Levi Troyer	James Surace	Marisol Alaniz	David Cohen
Scott Mellgren	Gary Bleier	Philip Prata	Eric Giglione
Jason Mollo	David Zophin	Christina Collins	John Akers
Julie Wells	Vlad Basov	Kim Maxey	James Surace
Albert Dodd	Marc Zipper	Anthony Rhone	Shashi Parekh
Daniel Kline	Eric Giglione	Keith Cornwell	Mark Hancock
Mike Cameron	Steve Friedlander	Randy Clem	Geneser-Bitman
Timothy Houser	Durham Oldham	Thomas Young	Bill Jennings
Loa Kent	Rick Altig	Lawrence Colyar	All Shahrak
James Frey	All Shahrak	Brandalen Grade	All Shahrak
Cassandra Baryk	All Shahrak	Bayniah Basaeti	Rick Altig
Hashim Ayyari	Guy Rouelle	John Smith	Shashi Parekh
Zenobia Gardner	Geneser-Bitman	Robert Gerboth	Bill Jennings
Benjamin Gibbs	Geneser-Bitman	Steve Docider	Rick Altig
Brandon Ito	David Cohen	Soudebeh Santachosseint	Rick Altig
Marilena Lago	Richard Ruff	Lisa Eaves	Rick Altig
John Baldo	Giglione-Bristler	Kevin Helmes	Ramin Kouladi
Rebecca Fischer	David Cohen	Peter Athas	Wittenbach-Ostrovsky
Dane Clay	All Shahrak	James Bailey	Geneser-Bitman
Christina Hugbor	Eric Giglione	Corey Friesen	Rick Altig
Clifton Spears	Larry Geneser	Frank Lindal	Rick Altig
Cynthia Wilhelm	Rick Altig	Harold Carter	Rick Altig
Benjamin Glover	Vic Hancock	Paul Vojtek	Altig-Martyn
Shawn McCredie	Eric Giglione	Joseph Zanesio	Eric Giglione
Byron Fletcher	Guy Rouelle	Chris Svarptalis	Kevin Pawlowski
Adrian Brown	Durham Oldham	Ronald Unfried	Vic Hancock
Amanpreet Sarai	Rick Altig	William Bernhart	Rick Altig
Brenden Determann	Vlad Basov	Gregory Wozniak	Giglione-Bristler
Brian Brouning	Geneser-Bitman	Rick Star	Bill Jennings
Jonathan Finkel	David Zophin	Bellinda Harris	Scott Smith
Craig Smith	Altig-Martyn	Nataschia Wilson	Wittenbach-Ostrovsky

QUALIFIER	AGENCY	QUALIFIER	AGENCY
Ian McKeen	Altig-Martyn	Thomas Harrison	Larry Geneser
Theodore Black	Larry Geneser	Theodore Black	Larry Geneser
Cella Questin	Rick Altig	Cella Questin	Rick Altig
Barclay MacDonald	Rick Altig	Barclay MacDonald	Rick Altig
Travis Vandeberghe	Rick Altig	Travis Vandeberghe	Rick Altig
Brian Moore	Durham Oldham	Brian Moore	Durham Oldham
Pauline West	Steve Friedlander	Pauline West	Steve Friedlander
David Farroway	Rick Altig	David Farroway	Rick Altig
John Chamberlee	Wittenbach-Ostrovsky	John Chamberlee	Wittenbach-Ostrovsky
Ivan Pichugin	Rick Altig	Ivan Pichugin	Rick Altig
Joseph Armooh	Eric Giglione	Joseph Armooh	Eric Giglione
Gina Lutkus	Eric Giglione	Gina Lutkus	Eric Giglione
Toray Jewett	Guy Rouelle	Toray Jewett	Guy Rouelle
Julia Barron	Steve Friedlander	Julia Barron	Steve Friedlander
Myra Kirk	Rick Altig	Myra Kirk	Rick Altig
Barry Garalok	Eric Giglione	Barry Garalok	Eric Giglione
Dustin Venekamp	Rick Altig	Dustin Venekamp	Rick Altig
Steven Mineo	Durham Oldham	Steven Mineo	Durham Oldham
Joseph Raab	Eric Giglione	Joseph Raab	Eric Giglione
Bumest Benson	Scott Smith	Bumest Benson	Scott Smith
Blane Hickey	Furer-Whittinghill	Blane Hickey	Furer-Whittinghill
Rebecca Park	Steve Friedlander	Rebecca Park	Steve Friedlander
Edward Colbert	Mike Jones	Edward Colbert	Mike Jones
Kelvin Zelaya	David Cohen	Kelvin Zelaya	David Cohen
Terrance Hearn	Eric Giglione	Terrance Hearn	Eric Giglione
Jesus Tyler	All Shahrak	Jesus Tyler	All Shahrak
Kenneth Beil	Nick Nitkowski	Kenneth Beil	Nick Nitkowski
Jeffrey Ahrens	Durham Oldham	Jeffrey Ahrens	Durham Oldham
Russel Lowery	Larry Geneser	Russel Lowery	Larry Geneser
Berntha Larson	Marc Zipper	Berntha Larson	Marc Zipper
Julia Iordachescu	Shashi Parekh	Julia Iordachescu	Shashi Parekh
Brandon Niehaus	Larry Geneser	Brandon Niehaus	Larry Geneser
Samuel Wright	Vic Hancock	Samuel Wright	Vic Hancock
Bianca Lebron	Jatolt-Foli	Bianca Lebron	Jatolt-Foli
Jeffrey Patterson	All Shahrak	Jeffrey Patterson	All Shahrak
Kenneth Whetstone	Cohen-Hartman	Kenneth Whetstone	Cohen-Hartman
Cheana Conrad	Hurst Kapp	Cheana Conrad	Hurst Kapp
Brodie Kristensen	Rick Altig	Brodie Kristensen	Rick Altig
Barry Dillah	Eric Giglione	Barry Dillah	Eric Giglione
Sean Broomell	All Shahrak	Sean Broomell	All Shahrak
Justin Cabana	Vlad Basov	Justin Cabana	Vlad Basov

**Total Bonus Paid Out
\$404,007.49**

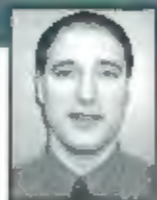
SUPERVISING AGENTS



1. Dustin Raaum
Crystal, MN



2. Richard Spicer
London, ON



3. Tracy McNallan
Crystal, MN

December Production

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Dustin Raaum	\$30,668	\$34,456		76.7	6	Wesley Bangs	Rick Altig
2. Richard Spicer	19,443	27,034	89		4	Steven Lee	Altig-Martyn
3. Tracy McNallan	14,987	20,835		76.9	2	Wendell Bangs	Rick Altig
4. Deborah Simpson	13,025	16,371	100		1	Marlon Underwood	Scott Smith
5. Nataschia Wilson	12,427	19,128	95		1		Wittenbach-Ostrovsky

YTD Production

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Tracy McNallan	\$109,571	\$165,189		76.9	2	Wendell Bangs	Rick Altig
2. Susan Schweitzer	103,270	183,596		78.1	1	Wendell Bangs	Rick Altig
3. Dustin Raaum	87,041	136,545		76.7	6	Wesley Bangs	Rick Altig
4. Eric Topper	72,268	117,756	79		5		Ali Shahrak
5. Todd Faulkner	68,219	116,149	81		1		Ali Shahrak

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS



1. Michael Pellicciotta
Edison, NJ



2. Francisco Perez
Edison, NJ



3. Denise Bateman
Burnaby, BC



4. Samuel James
Ridgeland, MS



5. Kevin Leonard
Woodridge, IL

December Production

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Michael Pellicciotta	\$50,770	\$59,555	92		10	Marc Rosen	Eric Giglione
2. Francisco Perez	50,549	63,692		69.8	11	Jeff Dinocento	Eric Giglione
3. Denise Bateman	43,478	43,478	84		9	Bulbinder Hayer	Rick Altig
4. Samuel James	35,934	38,815		66.4	10		Wittenbach-Ostrovsky
5. Kevin Leonard	31,404	34,242	84		8	Marlon Underwood	Scott Smith
6. Denise Gilbert	27,574	33,487		65.7	4	Brian Waller	Scott Smith
7. Jim Bianchi	26,838	55,319		87.7	4	Paul Rumbuc	Durhon Oldham
8. Maurice Davies	25,007	28,654		72.7	3	Gregory Partee	Steve Friedlander
9. Karen McClenaghan	24,525	24,525	93		6	Volodymyr Derevyanyy	Rick Altig
10. Hal Herman	23,442	24,936		81.5	4	Paul Rumbuc	Durhon Oldham

YTD Production

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Samuel James	\$318,676	\$397,102		66.4	10		Wittenbach-Ostrovsky
* 2. Jim Bianchi	260,442	428,022		87.7	4	Paul Rumbuc	Durhon Oldham
* 3. Francisco Perez	260,164	370,194		69.8	11	Jeffrey Dinocento	Eric Giglione
* 4. Denise Gilbert	230,564	275,709		65.7	4	Brian Waller	Scott Smith
* 5. Jeffrey Ravnitzky	190,751	244,075		77.3	3	Israel Pena	Tom Williams
6. Hal Herman	190,061	280,402		81.5	4	Paul Rumbuc	Durhon Oldham
7. Dorian Oldham	176,635	246,334		78.5	3	Paul Rumbuc	Durhon Oldham
8. Carey Thompson	165,509	216,627	89		5	Gregory Partee	Vic Hancock
9. James Boucher	159,009	239,980		75.3	3	William Cook	Tom Williams
10. Gregory Jeffers	156,302	228,048		68.7	3	David Hausman	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY
Record Breaker!
YTD Net ALP



2. Steven Greer
Rochester, NY



3. Jeffrey Dinocento
Edison, NJ



4. David Hausman
Edison, NJ



5. Brian Waller
Woodridge, IL



6. Steven Lee
London, ON



7. Marc Rosen
Edison, NJ



8. Wesley Bangs
Crystal, MN



9. Roger Geering
Auckland, NZ



10. Lawrence Hauk
Auckland, NZ

December Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$123,086	\$200,174		80.9	22	Durhon Oldham
2. Steven Greer	78,829	85,893		81.5	14	Durhon Oldham
3. Jeffrey Dinocento	77,156	96,696		68.7	23	Eric Giglione
4. David Hausman	76,131	131,364		68.6	23	Eric Giglione
5. Brian Waller	75,912	93,197		64.3	6	Scott Smith
6. Steven Lee	71,092	94,064		75.9	15	Rick Altig
7. Marc Rosen	70,965	71,264		71.7	5	Eric Giglione
8. Wesley Bangs	67,742	71,932		70.2	11	Rick Altig
9. Roger Geering	66,810	85,633		69.5	7	Steve Friedlander
10. Lawrence Hauck	66,273	80,040		69.2	6	Steve Friedlander
11. Gregory Partee	65,792	81,200		70.3	6	Vic Hancock
12. Leslie Taylor	58,612	78,160		75.2	9	Geneser-Bitman
13. Melanie Cohen	58,544	61,587		67.6	17	Giglione-Brister
14. Joshua Robinson	54,710	64,805		65.7	12	Geneser-Bitman
15. Marlon Underwood	50,694	101,929		66.4	11	Scott Smith
16. Jason Danielson	50,593	50,847		76.9	8	Rick Altig
17. Patrick Shehan	45,362	50,106		67.1	8	Larry Geneser
18. Jonathan Saluk	40,804	40,012		79.7	13	Richard Rutt
19. Chris Hernandez	36,651	44,636		74.3	6	Scott Smith
20. Steven Jakubczak	35,792	51,878		74.5	8	Scott Smith

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,127,959 Net ALP Paul Rumbuc

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,585,485	\$2,127,959		80.9	22	Durhon Oldham
* 2. Jeffrey Dinocento	1,114,472	1,522,546		68.7	23	Eric Giglione
* 3. David Hausman	980,459	1,307,333		68.6	23	Eric Giglione
* 4. Wendell Bangs	699,632	982,121		74.8	7	Rick Altig
* 5. David Iriye	687,489	695,458		71.5	15	David Cohen
6. John McCreary	654,322	661,473		66.4	11	Furer-Whittinghill
7. William Cook	629,017	714,298		70.6	11	Tom Williams
8. Steven Greer	618,215	649,871		81.5	14	Durhon Oldham
9. Lee Conti	610,449	755,329		73.3	12	David Cohen
10. Steven Jakubczak	586,347	796,840		74.5	8	Scott Smith
11. Gregory Partee	569,104	816,456		70.3	12	Vic Hancock
12. Steven Lee	562,974	737,836		75.9	15	Rick Altig
13. Doreen Ryan-Foti	551,267	1,083,076		71.6	11	Jatoff-Foti
14. Robert Delesky	541,158	591,301		64.9	10	Eric Giglione
15. Christine Hartman	537,346	1,001,570		69.9	7	Cohan-Hartman
16. Vito Pecoraro	512,315	660,568		66.2	7	Eric Giglione
17. Theodore Pappas	507,529	552,099		76.8	9	Richard Rutt
18. Brian Traboulay	503,229	602,294		70.8	7	Rick Altig
19. Brandon Geneser	501,144	674,501		66.1	8	Larry Geneser
20. Brian Waller	480,404	531,983		64.3	6	Scott Smith

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus
 65 Percent and 70 Percent MGA Contracts
 57.5 Percent GAs Coded Under MGA

December Bonus Qualifiers

Paul Rumbuc \$10,825.55	Pat Shehan \$2,952.52	Ron Howell \$1,596.78	Anthony Walther \$640.63	Jason Schломann \$303.44
Lawrence Hauck \$8,789.29	Derek Hartley \$2,916.66	James Beck \$1,571.03	Tomas Thundiyil \$621.21	Shannon Richardson \$294.45
Steven Greer \$7,946.20	David Iriye \$2,752.49	Roger Fung \$1,401.91	Jim Bianchi \$580.57	Gregory Jeffers \$290.35
Leslie Taylor \$7,452.32	David Hausman \$2,666.55	Byron Fletcher \$1,243.66	Kevin Leonard \$575.86	Mark Reddington \$280.30
Steven Lee \$6,339.13	Lae Conti \$2,655.60	Denise Bataman \$1,147.94	Dorian Oldham \$569.38	Karlton Roberts \$279.93
Brian Waller \$6,010.49	Vito Pecoraro \$2,583.48	Brandon Geneser \$1,125.52	Michael Pellicciotta \$558.72	Eric Tuttobene \$279.45
Wesley Bangs \$5,971.31	Jay Mullins \$2,442.18	Sidney Hodgskiss \$1,094.22	Bruce Davis \$436.54	Eric Grier \$276.32
Jason Danielson \$5,529.54	Bill Cook \$2,194.41	Francisco Perez \$1,080.44	Hal Herman \$433.24	Launy Lamar \$267.30
Jeffrey Dinocento \$5,159.81	Jonathan Saluk \$2,053.11	David Melcher \$1,075.64	Denard Cooper \$419.31	Christine Hartman \$246.99
Marc Rosen \$4,462.79	Chris Hernandez \$1,863.65	Dan Phillips \$1,069.06	Scott Georger \$380.06	Danny VanHouten \$242.75
Steven Ratliff \$3,791.39	Eric Nichols \$1,862.52	John McGrath \$1,066.34	Gary Selesky \$360.20	Jeff Churchfield \$234.30
Gregory Partee \$3,681.97	Wendell Bangs \$1,805.57	Denise Gilbert \$1,022.29	Ian Flynn \$336.34	James Boucher \$204.39
DeMario Cooper \$3,589.32	Theodore Pappas \$1,787.04	Margaret Harrison \$1,009.04	Kevin Mendizabal \$329.77	Matthew Wolfanger \$191.82
Roger Geering \$3,522.32	Robert Delesky \$1,738.36	Shamshinder Sidhu \$888.32	Tracey Johnston \$324.05	Lisa Donoghue \$191.25
Steven Jakubczak \$3,286.44	Marlon Underwood \$1,727.60	Kevin Thornburg \$801.93	Michael Czopek \$322.17	
Joshua Robinson \$3,030.69	Bill Hayer \$1,725.79	Carey Thompson \$751.65	Maurice Davies \$316.35	

Total \$153,849.30

Monthly Leadership Bonus

MGAs and the GAs and SAs coded under them are eligible for a monthly Leadership Bonus equal to a percent of the monthly Net ALP on each Agent under them who meets a minimum production requirement and a Net to Gross and/or Retention requirement. The bonus is available on all personal production of Agents, SAs or GAs coded under their hierarchies. There is no maximum number of Agents they can receive a bonus on. Below are the guidelines for eligibility and the bonus percentages to be paid based on the contract date of each eligible agent.

MGA is eligible for 75 percent of the Leadership Bonus for Agents coded under their MGA number.

- The MGA must have a minimum of three "new codes" in a rolling three-month quarter.
- New MGAs (in their first 60 days), can qualify with one "new code" in each of their first two months. Starting with their third month, they are required to have three "new codes" in a rolling three-month period.
- A "new code" for this purpose is an Agent who was originally coded to the MGA (transferred Agents are not considered "new codes") and who have produced a minimum of:
 - \$6,500 of Net ALP in the first full month and maintained it

OR

- \$8,000 of Net ALP in their first two full months and maintained it
- The MGA must meet the required Net to Gross or Retention requirements.
- The MGA must have a minimum of three active producing Agents, SAs, or GAs coded to them to be eligible for the bonus.
- MGA is eligible for the bonus for personal production of GAs coded under them.
- MGA's personal production is excluded.

GA is eligible for 25 percent of the Leadership Bonus for Agent coded direct to their GA number.

- The GA's MGA must have qualified for his/her portion of the Leadership Bonus.
- GA must have the required Net to Gross or Retention requirement.
- GA is eligible for the bonus on personal production of SAs coded under them.
- Excludes GA's personal production.

SA is eligible for 25 percent of the Leadership Bonus for Agents coded direct to their SA number.

- The SA's MGA must have qualified for his/her portion of the Leadership Bonus.
- SA must have the required net to gross or retention requirement.
- Excludes SA's personal production.

Who counts as a qualifying Agent toward Leadership Bonus?

- The Agent (Producer) must have a minimum of \$7,000 Net ALP for the month in order to count toward the Leadership Bonus.
- The Agent (Producer) must have the required net to gross (from AP&P report) or retention to be eligible. Net to gross only will be used through the 8th month. At 9 months, 67% retention will be required.

Bonus percentages available based on contract date of Agent (Producer)

- 0 to 6 months from contract date 15 percent (75 percent MGA/25 percent GA or SA) of Net ALP
- 7-12 months from contract date 10 percent (75 percent MGA/25 percent GA or SA) of Net ALP
- 13-24 months from contract date 5 percent (75 percent MGA/25 percent GA or SA) of Net ALP
- 25th month and thereafter 3 percent (75 percent MGA/25 percent GA or SA) of Net ALP

Net to Gross/Retention Requirement for all levels

Starting with the ninth month a 67 percent Retention rate is required. Net to Gross requirement for all qualifiers through their eighth month is based on their contract date. Below are the rates required.

- First through third months 86 percent Net to Gross is required
- Fourth through sixth months 82 percent Net to Gross is required
- Seventh through eighth months 78 percent Net to Gross is required

STATE GENERAL AGENTS



Eric Giglione

Category I	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Eric Giglione	\$329,905	\$168,000	196	\$478,748		87.9	\$5,032,882	\$2,016,000	250	\$6,493,763
Larry Geneser	183,108	108,000	151	222,179		64.0	2,831,988	1,308,000	217	3,597,482
Rick Altig	559,187	468,000	141	1,171,745		69.5	9,248,802	5,544,000	167	14,601,881
Scott Smith	273,209	240,000	114	565,783		66.6	3,493,635	2,724,000	128	6,436,009
David Cohen						72.9	2,043,507	1,800,000	114	3,355,051



Durhon Oldham

Category II	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$201,915	\$72,000	280	\$286,068		80.9	\$2,040,428	\$864,000	236	\$2,568,208
Giglione-Brister	105,418	84,000	125	125,323		70.1	917,832	660,000	139	1,115,506
Vlad Basov	95,874	84,000	114	152,490		74.9	827,443	828,000	100	1,447,946



Vic Hancock

Category III	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Vic Hancock*	\$92,647	\$80,000	154	\$120,136		85	\$494,443	\$300,000	165	\$633,855
Marc Morton	66,457	60,000	111	87,638		71.6	1,135,071	720,000	158	1,487,875
Shashi Parekh*	60,673	60,000	101	72,898		86				
Tom Williams						70.1	1,815,910	720,000	224	2,332,399
Allan Jennings						67.5	664,417	576,000	115	788,691

* These SGAs are not eligible for YTD awards because their YTD Percent of Standard does not represent six months of full quota. To be considered, an SGA must have six months of full quota.

STATE GENERAL AGENTS



Steve Friedlander

Category IV	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Steve Friedlander	\$150,943	\$48,000	314	\$189,927		68.5	\$1,249,866	\$576,000	217	\$1,610,491
Geneser-Bitman	128,149	48,000	267	178,129		65.1	2,316,642	480,000	483	2,825,412
Bill Jennings	89,401	48,000	186	110,959		73.2	1,201,902	576,000	209	1,506,537
Wittenbach-Ostrovsky	70,308	48,000	146	72,643		66.4	805,389	564,000	143	856,933
Nick Nitkowski						67.5	452,664	396,000	114	551,810
Chris Lafond						69.5	783,569	528,000	148	1,107,057
Furer-Whittinghill						69.1	949,915	576,000	165	1,122,989



Rick Altig & Alan Martyn

Category V	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Altig-Martyn	\$109,384	\$36,000	304	\$121,930		69.1	\$850,092	\$432,000	197	\$1,024,095
Ramin Kouladji	55,369	36,000	154	70,008		67.3	533,283	432,000	123	922,277
Robert Hughes*						85	177,757	144,000	123	213,956



Marcellus Adams

Category VI	DECEMBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Marcellus Adams*	\$41,020	\$36,000	114	\$44,436		92	\$108,281	\$72,000	150	\$113,364

* These SGAs are not eligible for YTD awards because their YTD Percent of Standard does not represent six months of full quota. To be considered, an SGA must have six months of full quota.

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Gabriela Berloni
Toronto, ON



Rona Pileggi Spano
Woodridge, IL

Category B:



Malka Arony
Phoenix, AZ



Kristin Lafond
Omaha, NE

Category C:



Donald Spohn
Columbus, OH



Darrell Dorey
Halifax, NS
Record Breaker!
YTD Group
Production

December Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	22,979	Rick Altig
2. Malka Arony	7,106	Cohen-Hartman
3. Al Wall	2,217	Joshua Chalom

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Gabriela Berloni	7,461	Joshua Chalom
2. Rona Pileggi Spano	5,648	Scott Smith
3. Erica Dalager	6,003	Rick Altig
4. Brenda DiSomma	3,232	Eric Giglione
5. Manon Brulotte	3,120	Rick Altig

Category B	No. Cards	SGA
1. Malka Arony	3,540	Cohen-Hartman
2. Kristin Lafond	2,858	Chris Lafond
3. Catherine Briggie	2,219	Cohen-Hartman
4. Randy Stockley	1,642	Ramin Kouladji
5. Cheryl Cook	1,462	Dennis Ishler

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Donald Spohn	15	Marc Morton
2. Darrell Dorey	14	Ramin Kouladji
3. Kenneth Altizer	13	Marc Morton
3. Richard Case	13	James Surace
4. John Wilkinson	10	Scott Smith
4. Vivian Dwyer	10	Ali Shahrak
4. Becky Cutler	10	Bill Jennings
4. Bernard Wendekier	10	Rick Altig

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	213,685	Rick Altig
*2. Malka Arony	53,528	Cohen-Hartman
3. Al Wall	37,763	Joshua Chalom

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	36,834	Scott Smith
*2. Brenda DiSomma	33,931	Eric Giglione
*3. Robin Denham	32,900	Larry Geneser
4. Al Wall	29,256	Joshua Chalom
5. Bernard Wendekier	25,321	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	22,919	Cohen-Hartman
*2. Laurie Onasch	21,575	Manone & Altig
*3. Erin McKee	14,407	Shashi Parekh
4. Catherine Briggie	14,042	Cohen-Hartman
5. Sandra Johnson	13,152	Gary Bleier

All Time PR Group Production Record

YTD: 514 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	514	Ramin Kouladji
*2. Roy Jessome	228	Ramin Kouladji
*3. Richard Case	154	James Surace
4. Kenneth Altizer	142	Marc Morton
5. Vivian Dwyer	131	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

December Qualifiers

Kenneth Altizer	\$1,162.50
Darrell Dorey	\$1,162.50
Richard Case	\$1,162.50
Rona Pileggi Spano	\$1,162.50
Brenda DiSomma	\$1,162.50
Malka Arony	\$1,012.50
Manon Brulotte	\$825.00
Gabriela Berloni	\$787.50
Robin Denham	\$775.00
Vivian Dwyer	\$775.00
Erica Dalager	\$750.00
Al Wall	\$575.00
Becky Cutler	\$575.00
Irene Rurycz	\$550.00
Robert Dalley	\$550.00
Catherine Briggie	\$500.00
Laurie Onasch	\$465.00
Jenny Williams	\$420.00
Randy Stockley	\$400.00
Jacqueline deVooght	\$360.00
Terrie Hobson	\$315.00
Joseph Westfall	\$287.50
Susan Kelleher	\$287.50
Brenda Swecker	\$275.00
Jennifer Opra	\$275.00
Leonor Lopez	\$275.00
William Verbeten	\$262.50
Kristin Lafond	\$262.50
Erin McKee	\$250.00
Anat Cohen	\$250.00
Susan Fuldauer	\$210.00
Susan Richards	\$210.00

Total
\$18,292.50

Fourth Quarter Qualifiers

Rona Pileggi Spano	\$2,000.00
Robin Denham	\$2,000.00
Jacqueline deVooght	\$2,000.00
Al Wall	\$2,000.00
Brenda DiSomma	\$2,000.00
Manon Brulotte	\$2,000.00
Gabriela Berloni	\$2,000.00
Malka Arony	\$1,000.00
Erica Dalager	\$1,000.00
Bernard Wendekler	\$500.00
Robert Dalley	\$500.00
Irene Rurycz	\$500.00
William Gibson	\$500.00
Darrell Dorey	\$500.00

Total
\$18,500.00



May the Force be With You

I want to take a moment to reflect on 2002 and at the same time look ahead to 2003.

In 2002, American Income set records for production every month and ended the year with over \$86 Million in Net ALP. Along the way we kept increasing our field force ever-so-slowly with moderate increases of 20-plus each month. This took our count to 1,975 by the year's end which is a 14 percent increase over the year before. One of the largest areas of increase was at the Master General Agent level where we ended the year with a 33 percent increase.

Going into 2003, we have a solid foundation of MGAs to train and develop General Agents and Supervising Agents.

The only way for an MGA to be successful is to have a core of GAs and SAs underneath him or her whom he or she is training to reach the MGA level.

The GA and SA level with American Income are the two levels in the management system that can create the most growth and development within an Agency.

It is really a trickle-down effect. MGAs develop GAs and SAs, who are in turn developing new Producers. The result is an Agency that continues to feed itself with new talent.

Any successful MGA will tell you they are always trying to replace themselves so they can move up to the next level. If you are a Supervising Agent and want to become a General Agent, reproduce yourself by training new people to take your place so you can move up. No matter what level you are at, the way to get the bigger contract and higher management level is by reproducing yourself over and over again.

On that subject, the other night I was watching the new

Star Wars movie, *Attack of the Clones*. I know many of you are saying, "This guy spends too much time around Roger." But at the risk of offering up yet another movie analogy, I want to point out the correlation of *Attack of the Clones* and AIL's current recruiting atmosphere.

The main theme of the movie was the Jedi Force's dilemma of figuring out a way to defend itself against the Rebel Army given the fact the odds were something like ten to one. Knowing that it takes time for a soldier to become a Jedi Knight, this elite force began to realize their strength would come from the levels below them. By realizing this strength, the Jedi Force began to see it was possible to win the battle. Plus it didn't hurt that they

had a gazillion or so clones trained to defend the Empire.

So let's just imagine for a moment that the SGA is the Jedi Knight and the MGA is the Jedi in training. Continuing with this metaphor a General Agent could then be a top ranking Empire soldier and the SA is the delta force of all soldiers. The point is, each is in line with the other, they are all walking the same path with the person before as a guide. I guess to finalize

FROM THE DESK OF:

Bo Gentile

Assistant Vice President
National Recruiting



"Make it your goal to create as many of 'you' as possible and you will reach heights you never dreamed possible."

the scenario Roger could then feasibly be AIL's Yoda.

Again the point is, no matter what level you are at, the way to get the bigger contract and higher management level is by reproducing yourself over and over. Ever heard the old saying, "you are only as good as those who will come after you?"

Let's make 2003 AIL's best recruiting year ever. Make it your goal to create as many of "you" as possible and you will reach heights within American Income you never dreamed possible. This is our year! We are offering the best opportunity out there and it is up to you to lead the way down that path to success. May the force be with you!

ATLANTIS

PARADISE ISLAND, BAHAMAS



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the mysteries of a
lost **civilization**
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